### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

5/29/12 9:42:23 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 2, 2005, executed by JAMES HAMM AND LISA HAMM, conveying certain real property therein described to McFall Law Firm, as Trustee, for First Franklin A Division of Nat. City Bank of IN, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded August 8, 2005, in Deed Book 2279, Page 581,; and

WHEREAS, on November 28, 2011 the beneficial interest of said Deed of Trust was transferred and assigned to U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-FF10 by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3370, Page 356; and

WHEREAS, on February 3, 2012, the undersigned, Rubin Lublin Suarez Serrano LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3396, Page 657; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **June 26**, **2012** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 78, HERITAGE HILLS PUD, PHASE III-D, SITUATED IN SECTION 26, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 57, PAGE 15, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **7808 CHESTERFIELD DR SOUTH, SOUTHAVEN, MS 38671**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 2 day of May, 2012.

Rubin Lublin Suarez Serrano LLC, Substitute Trustee

119 S. Main Street, Suite 500 Memphis, TN 38103

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 06/05/2012, 06/12/2012, 06/19/2012

6-26-12

# SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 30th day of September, 2003, Robert J. LeBlanc, a married man and Teresa R. LeBlanc, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1843 at Page 554 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3347 at Page 48 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3347 at Page 51, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 26th day of June, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 22, Section A, Belmor Lakes Subdivision, situated in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 72, Pages 28-29 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 30<sup>th</sup> day of May, 2012.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

6-26-12

PREPARED BY:

**ADAMS & EDENS** 

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-02073

PUBLISH: 06/05/2012, 06/12/2012, 06/19/2012

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 13th day of March, 2003 and acknowledged on the 13th day of March, 2003, Marie Parmele aka Marie Flores Parmele, executed and delivered a certain Deed of Trust unto Thomas F. Baker, IV, Trustee for First Horizon Home Loan Corporation dba First Tennessee Home Loans, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1689 at Page 341; and

WHEREAS, on the 9th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3441 at Page 604; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 38, Section A, Ivy Trails Subdivision, in Section 30, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 63, Pages 26-28, in the Chancery Clerk's Office of DeSoto County, Mississippi to which plat reference is hereby made for a more particular description of said property.

10-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 31st day of May, 2012.

Mickael Jedynak
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201

(318) 330-9020

FM/F12-0916

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 12th day of September, 2007 and acknowledged on the 12th day of September, 2007, Cliff B. Crumley, married man, executed and delivered a certain Deed of Trust unto Andrew C. Rambo, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for First Community Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2789 at Page 691; and

WHEREAS, on the 20th day of June, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for First Community Mortgage, Inc., assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3314 at Page 100; and

WHEREAS, on the 18th day of April, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3438 at Page 630; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1859, Section "E", Desoto Village Subdivision, located in Section 33, Township 1 South, Range 8 West, City of Horn Lake, Desoto County, Mississippi as shown on plat thereof recorded in Plat Book 12, Pages 22-25 in the Chancery Clerk's Office of Desoto County, Mississippi.

10-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 31st day of May, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-0558

## STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of December, 2002 and acknowledged on the 5th day of December, 2002, Herbert C Holland, a single man, executed and delivered a certain Deed of Trust unto First National Financial Title Services, Inc., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Desoto Home Mortgage, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1620 at Page 615; and

WHEREAS, on the 31st day of March, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Desoto Home Mortgage, LLC, assigned said Deed of Trust unto JPMorgan Chase Bank, National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3425 at Page 477; and

WHEREAS, on the 4th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3440 at Page 678; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 238, Stone Creek Subdivision, Phase C of Plum Point Villages PUD, in Section 1, Township 2 South, Range 8 West, Desoto County, Mississippi as per plat thereof recorded in Plat Book 67, Pages 34-36, in the office of the Chancery Clerk of Desoto County, Mississippi.

6-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 31st day of May, 2012.

Mighael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F12-0685

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 31st day of August, 2006, and acknowledged on the 31st day of August, 2006, Tameka Boyce and husband, Kelvin Boyce, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2558 at Page 639; and

WHEREAS, on the 28th day of September, 2009, Wells Fargo Bank, N.A., assigned said Deed of Trust unto Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-WF2 by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3084 at Page 789; and

WHEREAS, on the 28th day of September, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3084 at Page 790; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 167, Section D, Summit Park Subdivision, in Section 21, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 93, Page 49, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F09-2625

PUBLISH: 6.5.12/6.12.12/6.19.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of December, 2002 and acknowledged on the 23rd day of December, 2002, Dwayne Campbell, Kristie Campbell, Husband and Wife, as tenants by the entirety, executed and delivered a certain Deed of Trust unto Ronald Andrew Marion, Jr., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Investors Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1638 at Page 536; and

WHEREAS, on the 4th day of March, 2009, Mortgage Electronic Registration Systems, Inc. assigned said Deed of Trust unto GMAC Mortgage, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3002 at Page 772 and rerecorded in DK T Book 3035 at Page 110; and

WHEREAS, on the 4th day of March, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3002 at Page 773 and rerecorded in DK T Book 3035 at Page 111; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 140, Section B, Fairfield Meadows Subdivision PUD, Situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 71, Page 7, in the office of the Chancery Clerk of DeSoto County Mississippi

(1-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F09-0165

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 27th day of February, 2006, and acknowledged on the 27th day of February, 2006, Jon LeLaurin and Cindy L. LeLaurin, as joint tenants, executed and delivered a certain Deed of Trust unto David A. Neal, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for First Guaranty Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2421 at Page 445; and

WHEREAS, on the 1st day of November, 2010, Mortgage Electronic Registration Systems, Inc. as a nominee for First Guaranty Mortgage Corporation, assigned said Deed of Trust unto The Bank Of New York Mellon Trust Company, National Association FKA The Bank Of New York Trust Company, N.A. As Successor To JPMorgan Chase Bank N.A. As Trustee for RAMP 2006RS3, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3241 at Page 312; and

WHEREAS, on the 9th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3440 at Page 178; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 422, Section H, Braybourne Subdivision, located in Section 32, Township 1 South, Range 5 West, Desoto County, Mississippi, as recorded in Plat Book 93, Pages 27-28, in the office of the Chancery Clerk of Desoto County, Mississippi.

10-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of May, 2012.

Michael Jedynak | Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F11-0166

PUBLISH: 6.5.12/6.12.12/6.19.12

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 9th day of April, 2008, and acknowledged on the 9th day of April, 2008, Jonathan B. Newton, and wife and Fredonna G. Newton, as tenants by the entirety with full rights of survivorship, executed and delivered a certain Deed of Trust unto ReconTrust Company, NA, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2892 at Page 48; and

WHEREAS, on the 15th day of April, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, FSB, assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3309 at Page 91; and

WHEREAS, on the 8th day of June, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3313 at Page 147; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following described real estate, situated and being in the County of DeSoto, State of Mississippi:

Lot 160, the Plantation, Phase I, Section E2, in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 44, Pages 1-2, in the office of the Chancery Clerk of DeSoto County, Mississippi.

(1-26-12

Source of title is book 511, page 624 (recorded 10/07/05)

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 23rd day of May, 2012.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tdp/F10-2249

PUBLISH: 6.5.12/6.12.12/6.19.12

### STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of October, 2002 and acknowledged on the 11th day of October, 2002, Greg T. Norris, an unmarried man, executed and delivered a certain Deed of Trust unto CTC Real Estate Services, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1584 at Page 168; and

WHEREAS, on the 8th day of March, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3415 at Page 519; and

WHEREAS, on the 28th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3435 at Page 98; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 212, Section D, Ross Pointe PUD, located in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 58, Pages 46-47 in the office of the Chancery Clerk of DeSoto County, Mississippi.

(0-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 31st day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-0637

# STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of September, 2004, Guy W. Hill and wife, Sonia B. Hill, as tenants by the entirety with full rights of survivorship and not as tenants in common, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2083 at Page 754; and

WHEREAS, on the 7th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3439 at Page 414; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to-wit: Lot 207, Section A, Magnolia Lakes Subdivision, situated in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 72, Page 31, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 31st day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tdp/F12-0531

PUBLISH: 6.5.12/6.12.12/6.19.12

6-26-12

## STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 26th day of September, 1997 and acknowledged on the 26th day of September, 1997, Darren Hunter Waggener and wife Melinda Caryl Waggener, executed and delivered a certain Deed of Trust unto Thomas F Baker IV, Trustee for FT Mortgage Companies dba First Tennessee Mortgage Company, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 938 at Page 223; and

WHEREAS, on the 18th day of February, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2859 at Page 201; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 52, Section B, Southern Trace Subdivision, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 55, Page 6, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

10-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 31st day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F08-0566

## STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of December, 2006 and acknowledged on the 20th day of December, 2006, Jerlean Simmons a/k/a Jerlean Simmon, executed and delivered a certain Deed of Trust unto O'Brien Law Firm, LLC, Trustee for Citizens Home Mortgage, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2629 at Page 64; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to HSBC Bank USA, National Association, as Trustee for WFASC Home Equity Asset-Backed Certificates, Series 2007-1 by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2854 at Page 331; and

WHEREAS, on the 18th day of February, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2858 at Page 177; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1574, Section C, South DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West in the City of Horn Lake, in DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 10, Pages 3-8, in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of May, 2012.

Example Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F08-0044

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of October, 2006 and acknowledged on the 30th day of October, 2006, Herschel L. Mills, unmarried, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2600 at Page 535; and

WHEREAS, on the 17th day of August, 2011, Wells Fargo Bank, N.A., assigned said Deed of Trust unto US Bank National Association, As Trustee For Structured Asset Securities Corporation Mortgage Loan Trust 2007-WF1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3334 at Page 26; and

WHEREAS, on the 9th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3440 at Page 174; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 857, Section C, Southaven Subdivision, situated in Section 23, Township 1 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 2, Pages 19-22, in the Chancery Clerk's Office of DeSoto County, MS.

10-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of May, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-1374

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 24th day of March, 2009 and acknowledged on the 24th day of March, 2009, Gary D. Wheat, an unmarried man, executed and delivered a certain Deed of Trust unto Dennis F. Hardiman, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Advanced Financial Services, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3031 at Page 69; and

WHEREAS, on the 12th day of October, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Advanced Financial Services, Inc., assigned said Deed of Trust unto Citimortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3365 at Page 196; and

WHEREAS, on the 8th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3439 at Page 410; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 12, Colonial Estates Subdivision, in Section 25, Township 3 South, Range 8 West, DeSoto County, Mississippi, as shown by plat of record in Plat Book 4, Pages 22, in the Office of Chancery Clerk of DeSoto County, Mississippi.

Gary D. Wheat and Tiffany L. Wheat having taking title as tenants by the entirety with full rights of survivorship by deed recorded September 4, 1997 in Book 321 at Page 418. Gary D. Wheat and Tiffany L. Wheat were continuously married to each other. That Tiffany L. Wheat died on March 28, 2006. Title now vests solely in Gary D. Wheat as survivor.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of May, 2012.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-1965

PUBLISH: 6-5-12 / 6-12-12 / 6-19-12

(0-26-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of January, 2009 and acknowledged on the 22nd day of January, 2009, Larry J Smith and Patricia P. Smith, husband and wife, executed and delivered a certain Deed of Trust unto Charles M Quick, Trustee for Mortgage Electronic Registration Systems, Inc as nominee for Pulaski Mortgage Company, an Arkansas Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2991 at Page 236; and

WHEREAS, on the 18th day of January, 2012, Mortgage Electronic Registration Systems, Inc as nominee for Pulaski Mortgage Company, an Arkansas Corporation, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3391 at Page 529; and

WHEREAS, on the 28th day of February, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3407 at Page 599; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 33, Section E, Cross Creek Subdivision, located in Section 12, Township 3 South Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 63, Page 5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed by Warranty Deed to Larry J. Smith and Patricia P. Smith dated May 28, 2004 and filed for record in Book 473, Page 436 in the office of the Chancery Clerk of DeSoto County, Mississippi

10-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F12-0268

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of August, 2005 and acknowledged on the 5th day of August, 2005, John M Morris, Lisa M Morris, husband and wife, executed and delivered a certain Deed of Trust unto Andrew D. Pierotti, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Commercial Bank & Trust Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2282 at Page 57; and

WHEREAS, on the 26th day of September, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank Of America, N.A., Successor By Merger To BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3348 at Page 738; and

WHEREAS, on the 3rd day of April, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3423 at Page 410; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 252, Section F, Deerchase, situated in Section 4, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 15, in the office of the Chancery Clerk of DeSoto County, Mississippi

(1-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 15th day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

FM/F12-0669

(318) 330-9020

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 1st day of December, 2005, and acknowledged on the 1st day of December, 2005, Daniel Smith joined herein by Pauline Smith, executed and delivered a certain Deed of Trust unto ReconTrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2367 at Page 714; and

WHEREAS, on the 2nd day of February, 2011, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in Book 3269 at Page 672 and rerecorded in Book 3272 Page 715; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Federal National Mortgage Association by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3409 at Page 605; and

WHEREAS, on the 4th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3436 at Page 793; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 20, Germanwood Station Subdivision, situated in Section 21, Township 1 South, Range 6 West, City of Olive Branch, Desoto County, Mississippi as per plat thereof recorded in Plat Book 74, Pages 44-47, in the office of the Chancery Clerk of Desoto County, Mississippi.

6-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 17th day of May, 2012.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F11-2441

PUBLISH: 6.5.12/6.12.12/6.19.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of May, 1998 and acknowledged on the 22nd day of May, 1998, Frances C. Hopson aka France C. Hopson, a single person, executed and delivered a certain Deed of Trust unto E. Stephen White, Trustee for First National Mortgage Corp., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1001 at Page 767; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to The Leader Mortgage Company by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1109 at Page 596 and rerecorded in Book 1115 at Page 140

WHEREAS, on the 13th day of January, 2011, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3265 at Page 528; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 574, Section D, Twin Lake Subdivision, situated in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 10, Pages 32-33, in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 4th day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F10-0181

# SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 17, 2006, Cynthia Armstrong and James Armstrong, Joint executed a certain deed of trust to Kirk Smith, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2610 at Page 300; and

WHEREAS, said Deed of Trust was subsequently assigned to Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2007-5, Asset-Backed Certificates, Series 2007-5 by instrument dated September 1, 2010 and recorded in Book 3,224 at Page 537 and by that corrective assignment dated-January 10, 2011 and recorded in Book 3,393 at Page 340 of the aforesaid Chancery Clerk's office; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2007-5, Asset-Backed Certificates, Series 2007-5 has heretofore substituted J. Gary Massey as Trustee by instrument dated March 15, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,423 at Page 557; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2007-5, Asset-Backed Certificates, Series 2007-5, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on June 26, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 233 Stone Creek Subdivision, Phase C of Plum Point Villages PUD, in Section 6, Township 2 South, Range 7 West, and Section 1, Township 2 South, Range 8 West, as shown by plat of record in Plat Book 67, Pages 34-36, Chancery Clerk's Office for Desoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

- WITNESS MY SIGNATURE on this 30th day of May, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

(0-210-12

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

5783 Kayla Drive Southaven, MS 38671 11-004178JC

Publication Dates: June 5, 12, and 19, 2012

## TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 24, 2007, Teresia A. Franklin, unmarried executed a certain deed of trust for the benefit of JPMorgan Chase Bank, N.A. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,821 at Page 313; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore appointed J. Gary Massey as Trustee by instrument dated May 4, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3442 at Page 144; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Trustee in said deed of trust, will on June 26, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 141, Section D, Country Village West Subdivision, as shown on plat of record in Plat Book 60, Page 28, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said lot.

This being the same property conveyed to Eugene Hampton, Jr. and Teresia A. Franklin as Joint Tenants with Rights of Survivorship not as Tenants in Common by Warranty Deed dated 8/28/98, filed of record on 9/22/98 at Book 340, Page 157, in the aforesaid Chancery Clerk's Office.

I WILL CONVEY only such title as vested in me as Trustee.

WITNESS MY SIGNATURE on this 31st day of May, 2012.

J. Gary Massey

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

5707 Lees Crossing Road Olive Branch, MS 38654 11-003140BE

Publication Dates: June 5, June 12, and June 19 6-26-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 10th day of October, 2007 and acknowledged on the 10th day of October, 2007, Christopher D. Holliman and Jennifer A Holliman, husband and wife, executed and delivered a certain Deed of Trust unto Sam McClatchy, Trustee for Mortgage Electronic Registration Systems, Inc, as nominee for Pulaski Mortgage Company, An Arkansas Coporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2803 at Page 639; and

WHEREAS, on the 17th day of October, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank Of America, N.A., Successor By Merger To BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3359 at Page 170; and

WHEREAS, on the 2nd day of May, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3436 at Page 791; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of June, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 460, Section "C", Lake Forest Subdivision, in Section 25, T1S, R9W, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 12, Pages 5-7 in the office of the Chancery Clerk of DeSoto County, Mississippi.

10-26-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY GNATURE, this 25th day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F12-0909